

**Information to identify the case:**

Debtor 1 Angel A Parra-Remigio  
First Name Middle Name Last Name  
Debtor 2 Melissa A Keiber  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2074**  
EIN ---  
Social Security number or ITIN **xxx-xx-1997**  
EIN ---

United States Bankruptcy Court **District of New Jersey**

Case number: **16-31633-CMG**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Angel A Parra-Remigio

Melissa A Keiber  
aka Melissa Sarraj

2/10/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Angel A Parra-Remigio  
 Melissa A Keiber  
 Debtors

Case No. 16-31633-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Feb 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2017.

db/jdb  
 516495658 +Angel A Parra-Remigio, Melissa A Keiber, 12 Pennington Rd, New Brunswick, NJ 08901-1611  
 516495663 +Capital Collection Ser, 20 E Taunton Rd # Bilg50, Berlin, NJ 08009-2603  
 516495663 +Crb/greensky, 1797 Ne Expressway, Atlanta, GA 30329-7803  
 516495665 +Cross River Bk/greensky, 1797 N East Expy Ne, Brookhaven, GA 30329-7803  
 516495666 Greensky, PO Box 29429, New Brunswick, NJ 08901  
 516495673 +Marinr Finc, 8211 Town Center Dr, Nottingham, MD 21236-5904  
 516495675 +Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146  
 516495676 +New Avon LLC, PO Box 405003, Cincinnati, OH 45240-5003  
 516495677 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516495678 +Newborn Audiology Screening, 1000 HADDONFIELD BERLIN RD, Voorhees, NJ 08043-3520  
 516495679 +Perth Amboy Anesthesia, 530 NEW BRUNSWICK AVE, Perth Amboy, NJ 08861-3654  
 516495680 +Phoenix Financial Service LLC, PO Box 361450, Indianapolis, IN 46236-1450  
 516495681 +RBMC Physicians, PO Box 11665, Newark, NJ 07101-4665  
 516495682 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
 516495683 +Revenue Recovery Corp, 612 Gay St, Knoxville, TN 37902-1603  
 516495684 +Rutgers University Dental Associates, 90 Bergen Street Suit 7700, Newark, NJ 07103-2425  
 516495685 Saint Peter's University Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766  
 516495687 Southern Bank Emerg Physicians, PO Box 37794, Philadelphia, PA 19101-5094  
 516495688 +Sunrise Credit Services, INC, 260 Airport Plaza, Farmingdale, NY 11735-4021  
 516495694 +William E. Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 11 2017 06:29:44 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Feb 11 2017 06:29:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516495656 +E-mail/Text: banko@berkscredit.com Feb 11 2017 06:29:20 Berks Credit & Coll,  
 900 Corporate Dr, Reading, PA 19605-3340  
 516495661 EDI: CAPITALONE.COM Feb 11 2017 02:58:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516495657 +EDI: CAPITALONE.COM Feb 11 2017 02:58:00 Cap One Na, Po Box 26625,  
 Richmond, VA 23261-6625  
 516495659 +EDI: CAPITALONE.COM Feb 11 2017 02:58:00 Capital One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 516495662 +EDI: CONVERGENT.COM Feb 11 2017 02:58:00 Convergent Outsourcing, 800 Sw 39th St,  
 Renton, WA 98057-4975  
 516495664 +EDI: RCSFNBMARIN.COM Feb 11 2017 02:58:00 Credit One Bank Na, Po Box 98872,  
 Las Vegas, NV 89193-8872  
 516495668 EDI: IRS.COM Feb 11 2017 02:58:00 Internal Revenue Service, 44 South Clinton Ave,  
 Trenton, NJ 08601  
 516495670 +EDI: LTDFINANCIAL.COM Feb 11 2017 02:58:00 LTD Financial Services, L.P., P.O. Box 630769,  
 Houston, TX 77263-0769  
 516495671 E-mail/Text: camanagement@mtb.com Feb 11 2017 06:29:28 M & T Bank, 1 Fountain Plz,  
 Buffalo, NY 14203  
 516495674 +EDI: MERRICKBANK.COM Feb 11 2017 02:58:00 Merrick Bank, Pob 9201,  
 Old Bethpage, NY 11804-9001  
 516495686 +EDI: SEARS.COM Feb 11 2017 02:58:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 516495689 +EDI: RMSC.COM Feb 11 2017 02:58:00 Synch/pc Richard, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 516495690 +EDI: RMSC.COM Feb 11 2017 02:58:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024  
 516514755 EDI: BL-TOYOTA.COM Feb 11 2017 02:58:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516495691 +EDI: WFFC.COM Feb 11 2017 02:58:00 Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517  
 516495692 +EDI: WFFC.COM Feb 11 2017 02:58:00 Wfids/wds, Po Box 1697, Winterville, NC 28590-1697  
 516495693 +EDI: WFFC.COM Feb 11 2017 02:58:00 Wffnb Dual L, 800 Walnut Street,  
 Des Moines, IA 50309-3605  
 516495695 +E-mail/Text: collect@williamsalexander.com Feb 11 2017 06:29:25 Williams/alexander & A,  
 1479 Route 23 South, Wayne, NJ 07470-7507

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516495660 Capital One  
 516495669\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
 PHILADELPHIA PA 19101-7346  
 (address filed with court: Internal Revenue Services, P.O. Box 9052,  
 Andover, MA 01810-9052)  
 516495667\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 40

Date Rcvd: Feb 10, 2017

516495672 ##+Mariner Finance, 3301 Boston Street, Baltimore, MD 21224-4979

TOTALS: 1, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 12, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 10, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Karen E. Bezner Kbez@bellatlantic.net, NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Karen E. Bezner on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net,  
NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com  
Yakov Rudikh on behalf of Joint Debtor Melissa A Keiber yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com  
Yakov Rudikh on behalf of Debtor Angel A Parra-Remigio yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 5